B1 (Official Form 1)(04/13) United Sou	States Bankı ıthern District (ruptcy C	Court				Vol	untary Petition
Name of Debtor (if individual, enter Last, First Watkins, David Alan		Name of Joint Debtor (Spouse) (Last, First, Middle): Soderberg-Watkins, Rickie Rene						
All Other Names used by the Debtor in the last (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Complete EIN (if more than one, state all) xxx-xx-7219 Street Address of Debtor (No. and Street, City, and State): 7731 Scarborough Blvd. S. Dr. Indianapolis, IN				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3727 Street Address of Joint Debtor (No. and Street, City, and State): 7731 Scarborough Blvd. S. Dr. Indianapolis, IN				
	Г	ZIP Code 46256	-					ZIP Code 46256
County of Residence or of the Principal Place of Marion		40200		y of Reside rion	ence or of the	Principal Pla	ace of Busin	
Mailing Address of Debtor (if different from str	eet address):		Mailin	g Address	of Joint Debt	or (if differer	nt from stre	et address):
	F	ZIP Code						ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):	r		<u> </u>					I
Type of Debtor		of Business			•	-	•	Under Which
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) (Check one box) □ Health Care Business □ Single Asset Real Estate as de in 11 U.S.C. § 101 (51B) □ Railroad □ Stockbroker □ Commodity Broker □ Clearing Bank			efined	☐ Chapt☐	er 7 er 9 er 11 er 12	of □ Ch of	napter 15 P a Foreign I napter 15 P a Foreign I	etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding
Chapter 15 Debtors	Other Tax-Exe	mpt Entity					of Debts one box)	_
Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending: Code (the Internal Revenue Code)			es	defined "incurr	are primarily contains and in 11 U.S.C. § and individual, family, or	101(8) as dual primarily		Debts are primarily business debts.
Filing Fee (Check one box	x)	Check one		11 1	•	ter 11 Debto		
□ Full Filing Fee attached □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B. □ A plan is being filed with this petition. □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). □ Debtor					owed to insiders or affiliates) and every three years thereafter).			
Statistical/Administrative Information Debtor estimates that funds will be available		nsecured credi	tors.		S.C. § 1126(b).	THIS	SPACE IS I	FOR COURT USE ONLY
Debtor estimates that, after any exempt prop there will be no funds available for distribut			expense	es paid,				
Estimated Number of Creditors	1,000- 5,001- 5,000 10,000] 5,001- 0,000	50,001- 100,000	OVER 100,000			
Estimated Assets Solve \$50,001 to \$100,000 to \$1 million	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 \$500 iillion	\$500,000,001 to \$1 billion				
Estimated Liabilities	\$1,000,001 \$10,000,001 to \$10 to \$50 million million	to \$100 to] 100,000,001 \$500 illion	\$500,000,001 to \$1 billion				

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BI (Official Forf	ai 1)(04/13)		rage 2			
Voluntary		Name of Debtor(s): Watkins, David Alan	Dana			
(This page must be completed and filed in every case) Soderberg-Watkins, Rickie Rene All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)						
Location	An Frior bankrupicy Cases Filed Within Last	Case Number:	Date Filed:			
Where Filed:	- None -	Cuse I valideer.	But Thea.			
Location Where Filed:		Case Number:	Date Filed:			
	nding Bankruptcy Case Filed by any Spouse, Partner, or		n one, attach additional sheet)			
Name of Debto	or:	Case Number:	Date Filed:			
District:		Relationship:	Judge:			
	Exhibit A		xhibit B			
forms 10K at pursuant to S	eleted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.)	I, the attorney for the petitioner name have informed the petitioner that [he 12, or 13 of title 11, United States Co	d whose debts are primarily consumer debts.) d in the foregoing petition, declare that I or she] may proceed under chapter 7, 11, de, and have explained the relief available tify that I delivered to the debtor the notice			
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Dana L. Oglesby	June 12, 2015			
		Signature of Attorney for Debtor(s Dana L. Oglesby 27988-8				
		ibit C				
	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable	e harm to public health or safety?			
☐ Yes, and I	Exhibit C is attached and made a part of this petition.					
		ibit D				
I -	leted by every individual debtor. If a joint petition is filed, each D completed and signed by the debtor is attached and made and petition:	•	a separate Exhibit D.)			
■ Exhibit l	D also completed and signed by the joint debtor is attached a					
	Information Regardin	=				
•	(Check any ap Debtor has been domiciled or has had a residence, principa days immediately preceding the date of this petition or for	al place of business, or principal asse	ets in this District for 180			
	Certification by a Debtor Who Reside (Check all appl		rty			
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked	, complete the following.)			
	(Name of landlord that obtained judgment)					
		<u> </u>				
_	(Address of landlord)					
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment f					
	Debtor has included with this petition the deposit with the after the filing of the petition.	court of any rent that would become	due during the 30-day period			
	Debtor certifies that he/she has served the Landlord with the	nis certification. (11 U.S.C. § 362(1))				

B1 (Official Form 1)(04/13) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ David Alan Watkins

Signature of Debtor David Alan Watkins

X /s/ Rickie Rene Soderberg-Watkins

Signature of Joint Debtor Rickie Rene Soderberg-Watkins

Telephone Number (If not represented by attorney)

June 12, 2015

Date

Signature of Attorney*

X /s/ Dana L. Oglesby

Signature of Attorney for Debtor(s)

Dana L. Oglesby 27988-82

Printed Name of Attorney for Debtor(s)

Jackson & Oglesby Law LLC

Firm Name

6520 E. 82nd St., Suite 101 Indianapolis, IN 46250

Address

Email: court@indybankruptcylaw.com (317) 288-0147 Fax: (317) 288-0176

Telephone Number

June 12, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 \mathbf{X}

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Watkins, David Alan Soderberg-Watkins, Rickie Rene

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

₹7
v

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Southern District of Indiana

In re	David Alan Watkins,		Case No.	
	Rickie Rene Soderberg-Watkins			
-		Debtors	Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	155,000.00		
B - Personal Property	Yes	3	17,500.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		177,838.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		20,278.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			7,714.33
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,339.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	172,500.00		
		1	Total Liabilities	198,116.00	

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Southern District of Indiana

In re David Alan Watkins,		Case No.		
Rickie Rene Soderberg-Watkins				
	Debtors	Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 12)	7,714.33
Average Expenses (from Schedule J, Line 22)	4,339.00
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	13,005.52

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		17,758.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		20,278.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		38,036.00

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B6A (Official Form 6A) (12/07)

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

7731 Scarborough Boulevard South Drive,	Joint tenant	J	155,000.00	172,758.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Indianapolis, IN 46256
3 bedrooms, 2 1/2 baths Sq. Ft. 2021
Purchase Date: 8/2003 Purchase Amount: \$158,000

Sub-Total > **155,000.00** (Total of this page)

Total > **155,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	David Alan Watkins,	Case No
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	D : (11 (CD)	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	Checking, savings or other financial		Checking account with Huntington	W	500.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings account with Huntington	J	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		Miscellaneous used household goods including: TV, entertainment center, couch, chairs, coffee tables, lamps, bedroom set, personal items.	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Miscellaneous used Books, CDs, DVDs and Wall hangings	J	100.00
6.	Wearing apparel.		Personal used clothing	J	200.00
7.	Furs and jewelry.		Miscellaneous costume and fine jewelry	J	1,000.00
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			

Sub-Total > 4,000.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	David Alan Watkins, Rickie Rene Soderberg-W	atkins	C	ase No	
		SCHEDULE	Debtors B - PERSONAL PROPERT (Continuation Sheet)	ΓY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
de un as Gi rec	terests in an education IRA as fined in 26 U.S.C. § 530(b)(1) or der a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). ve particulars. (File separately the cord(s) of any such interest(s). U.S.C. § 521(c).)	X			
	terests in IRA, ERISA, Keogh, or her pension or profit sharing	401(k) plan t	nrough employer	н	Unknown

13. Stock and interests in incorporated and unincorporated businesses. Itemize.

plans. Give particulars.

14. Interests in partnerships or joint ventures. Itemize.

 Government and corporate bonds and other negotiable and nonnegotiable instruments.

16. Accounts receivable.

 Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.

18. Other liquidated debts owed to debtor including tax refunds. Give particulars.

2014 Income Tax Refunds due the Debtors (if any)

J

Unknown

2014 Earned Income Credit due the Debtors (if any)

J

Unknown

 Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.

 Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.

 Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each. X

X

X

Х

X

X

X

X

Sub-Total > (Total of this page)

0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re	David Alan Watkins,
	Rickie Rene Soderberg-Watkins

Case No.	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	х		
23.	Licenses, franchises, and other general intangibles. Give particulars.	x		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x		
25.	Automobiles, trucks, trailers, and	2001 Mazda MVp with 192,000 miles	J	1,000.00
	other vehicles and accessories.	2003 Toyota Echo with 140,000 miles	J	2,500.00
		2010 Scion XB with 50,000 miles	J	10,000.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	x		
29.	Machinery, fixtures, equipment, and supplies used in business.	X		
30.	Inventory.	x		
31.	Animals.	1 Dog	J	0.00
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	x		

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Sub-Total > 13,500.00 (Total of this page)

Total > **17,500.00**

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/13)

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		debtor claims a homestead exe (Amount subject to adjustment on 4/1. with respect to cases commenced on	16, and every three years thereaj
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 7731 Scarborough Boulevard South Drive, Indianapolis, IN 46256 3 bedrooms, 2 1/2 baths Sq. Ft. 2021 Purchase Date: 8/2003 Purchase Amount: \$158,000	Ind. Code § 34-55-10-2(c)(1)	35,200.00	155,000.00
Checking, Savings, or Other Financial Accounts,			
Checking account with Huntington	Ind. Code § 34-55-10-2(c)(3)	500.00	500.00
Savings account with Huntington	Ind. Code § 34-55-10-2(c)(3)	200.00	200.00
Household Goods and Furnishings Miscellaneous used household goods including: TV, entertainment center, couch, chairs, coffee tables, lamps, bedroom set, personal items.	Ind. Code § 34-55-10-2(c)(2)	2,000.00	2,000.00
Books, Pictures and Other Art Objects; Collectible Miscellaneous used Books, CDs, DVDs and Wall hangings	es Ind. Code § 34-55-10-2(c)(2)	100.00	100.00
Wearing Apparel Personal used clothing	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
Furs and Jewelry Miscellaneous costume and fine jewelry	Ind. Code § 34-55-10-2(c)(2)	1,000.00	1,000.00
Interests in IRA, ERISA, Keogh, or Other Pension 401(k) plan through employer	or Profit Sharing Plans Ind. Code § 34-55-10-2(c)(6)	Unknown	Unknown
Other Liquidated Debts Owing Debtor Including T 2014 Income Tax Refunds due the Debtors (if any)	ax Refund Ind. Code § 34-55-10-2(c)(3)	0.00	Unknown
2014 Earned Income Credit due the Debtors (if any)	Ind. Code § 34-55-10-2(c)(11)	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 2001 Mazda MVp with 192,000 miles	Ind. Code § 34-55-10-2(c)(2)	1,000.00	1,000.00
2003 Toyota Echo with 140,000 miles	Ind. Code § 34-55-10-2(c)(2)	2,500.00	2,500.00
2010 Scion XB with 50,000 miles	Ind. Code § 34-55-10-2(c)(2)	10,000.00	10,000.00

Total: **52,700.00 172,500.00**

B6D (Official Form 6D) (12/07)

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE B TOR	A N H	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	,	O N T I N G E	Q U J T E D D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxx6069 Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		н	Opened 8/01/08 Last Active 6/01/1 Mortgage 7731 Scarborough Boulevard South Drive, Indianapolis, IN 46256 3 bedrooms, 2 1/2 baths Sq. Ft. 202 Purchase Date: 8/2003 Purchase Amount: \$158,000	1	T	A F E O		
	4	1	Value \$ 155,000.0	0	4	_	172,758.00	17,758.00
Account No. Marion County Sheriff's Department Attn: 49D03-1409-MF-030477 200 E. Washington St., Suite 1122 Indianapolis, IN 46204			Representing: Wells Fargo Hm Mortgag				Notice Only	
Account No. 49D03-1409-MF-030477	╬	+	Value \$		+	+		
Marion Superior Court, Civil Div 3 Attn:49D03-1409-MF-030477 200 E. Washington St., #W406 Indianapolis, IN 46204			Representing: Wells Fargo Hm Mortgag				Notice Only	
			Value \$					
Account No. 49D03-1409-MF-030477 Unterberg & Associates Attn:49D03-1409-MF-030477 8050 Cleveland Pl. Merrillville, IN 46410			Representing: Wells Fargo Hm Mortgag				Notice Only	
continuation sheets attached		1_	Value \$ (Tot	So tal of th	ubto is pa		172,758.00	17,758.00

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	David Alan Watkins,		Case No.	
	Rickie Rene Soderberg-Watkins		·	
-		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	OZ L _ Q U _ D A	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxx4183			Opened 5/01/12 Last Active 4/25/15	٦̈	A T E			
Wfs Financial/Wachovia Dealer Srvs			Automobile	\vdash	D	H		
PO Box 3569			2040 Saion VD with 50 000 miles					
Rancho Cucamonga, CA 91729		J	2010 Scion XB with 50,000 miles					
				4				
	╀		Value \$ 10,000.00	_		Н	5,080.00	0.00
Account No.	ł							
Wfs Financial/Wachovia Dealer Srvs			Representing:					
Po Box 1697 Winterville, NC 28590			Wfs Financial/Wachovia Dealer Srvs				Notice Only	
Willer Ville, NO 20330								
			Value \$	┨				
Account No.	t					H		
	1							
	L		Value \$			Ш		
Account No.	1							
				-				
	╀	_	Value \$	-		Н		
Account No.	ł							
			Value \$	1				
Sheet _1 of _1 continuation sheets atta	che	d t		Subt	tota	1	F 222 22	
Sheet 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims (Total of this page					- 1	5,080.00	0.00	
Total						177,838.00	17,758.00	
			(Report on Summary of So	chec	lule	s)	,000.00	,

B6E (Official Form 6E) (4/13)

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible related of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. $11 \text{ U.S.C.} \$ 507(a)(3)$.
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6F (Official Form 6F) (12/07)

In re	David Alan Watkins,		Case No.
	Rickie Rene Soderberg-Watkins	Dobtors	
		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

 \square Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HW J C		CONTINGENT	ΙD	1 0	- 1	AMOUNT OF CLAIM
Account No. xxxxxxxxx2375			Opened 10/01/06 Last Active 4/26/13 Check Credit Or Line Of Credit	Ť	A T E D			
Beneficial/hfc Po Box 3425 Buffalo, NY 14240		w						Unknown
Account No. xxxxxxxxxxxx3711	T	Г	Opened 9/01/04 Last Active 1/15/15	T	T	t		
Capital One Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130		w	Credit Card					2,384.00
Account No.	T	Г		1	T	t		
Capital One 15000 Capital One Dr Richmond, VA 23238			Representing: Capital One					Notice Only
Account No. xxxxxxxxxxxx7152			Opened 2/01/06 Last Active 3/18/15 Credit Card			Ī		
Capital One Attn: Bankruptcy PO Box 30285 Salt Lake City, UT 84130		н	ordan dara					4 700 00
				<u></u>	L	Ļ	4	1,792.00
_2 continuation sheets attached			(Total of t	Subt this)	4,176.00

B6F (Official Form 6F) (12/07) - Cont.

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ţ	AMOUNT OF CLAIM
Capital One Po Box 85520 Richmond, VA 23285			Representing: Capital One			Notice Only
Account No. xxxxxxxxxxx4296 Chase Card P.o. Box 15298 Wilmington, DE 19850		н	Opened 10/01/06 Last Active 3/15/15 Credit Card			3,250.00
Account No. xxxxx4373 Credit First/CFNA BK13 Credit Operations PO Box 818011 Cleveland, OH 44181		w	Opened 2/01/07 Last Active 5/31/14 Charge Account			357.00
Account No. Credit First/CFNA 6275 Eastland Rd Brookpark, OH 44142			Representing: Credit First/CFNA			Notice Only
Account No. xxxxxxxxxxxx4727 Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850		н	Opened 10/01/10 Last Active 6/04/15 Credit Card			4,622.00
Sheet no1 of _2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt		8,229.00

B6F (Official Form 6F) (12/07) - Cont.

In re	David Alan Watkins,	Case No
	Rickie Rene Soderberg-Watkins	

Debtors SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_						
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UZLLQULDAF	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2967			Opened 12/01/12]⊤	T E D		
Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299		w	Collection Attorney DERMATOLOGY INC		D		
	l						233.00
Account No. xxxxxxxxxxxx7518			Opened 10/01/06 Last Active 9/15/14 Check Credit Or Line Of Credit				
Springleaf	l						
Po Box 64	l	w					
Evansville, IN 47701	l						
							7,640.00
Account No.	╁			+			
1.2000	1						
	l						
	l						
Account No.	t			+			
	1						
Account No.	╁	┢		+	┢	<u> </u>	
110000000000000000000000000000000000000	1						
	l						
	l						
				上			
Sheet no. 2 of 2 sheets attached to Schedule of				Subt			7,873.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				
					ota		20 270 22
			(Report on Summary of So	ched	lule	es)	20,278.00

B6G (Official Form 6G) (12/07)

In re	David Alan Watkins,	Case No.	
	Rickie Rene Soderberg-Watkins		
-			

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.

State whether lease is for nonresidential real property.

State contract number of any government contract.

Case 15-05137-JMC-13 Doc 1 Filed 06/15/15 EOD 06/15/15 09:07:35 Pg 18 of 43

B6H (Official Form 6H) (12/07)

In re	David Alan Watkins,	Case No.
	Rickie Rene Soderberg-Watkins	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Fill in this informat	tion to identify your case:	
Debtor 1	David Alan Watkins	
Debtor 2 (Spouse, if filing)	Rickie Rene Soderberg-Watkins	
United States Ban	nkruptcy Court for the: SOUTHERN DISTRICT OF INDIANA	
Case number (If known)		Check if this is: ☐ An amended filing ☐ A supplement showing post-petition chapter
Official Fo	rm B 6l	13 income as of the following date: MM / DD/ YYYY

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Describe Employment Fill in your employment Debtor 1 Debtor 2 or non-filing spouse information. If you have more than one job, Employed Employed **Employment status** attach a separate page with ■ Not employed ■ Not employed information about additional employers. Occupation **Analytical Chemist Paralegal** Include part-time, seasonal, or Bridgestone Americas, Inc. self-employed work. **Health & Hospital Corporation Employer's name Firestone** Occupation may include student or homemaker, if it applies. **Employer's address** 250 W. 96th. Street 3838 N. Rural St. Indianapolis, IN 46205 Indianapolis, IN 46260 How long employed there? 13 Years 11 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

3. Estimate and list monthly overtime pay.

4. Calculate gross Income. Add line 2 + line 3.

For Debtor 1 For Debtor 2 or non-filing spouse

2. \$ 4,810.18 \$ 5,769.00

3. +\$ 0.00 +\$ 0.00

4. \$ 4,810.18 \$ \$ 5,769.00

Official Form B 6I Schedule I: Your Income page 1

	tor 1 tor 2	David Alan Watkins Rickie Rene Soderberg-Watkins		Case nu	umber (<i>if known</i>)			
	Сор	y line 4 here	4.	For D	9ebtor 1 4,810.18	For Debter		
5.	1 :04	all waywall dadyatiana.						•
5.	5a. 5b. 5c. 5d. 5e. 5f.	all payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations	5a. 5b. 5c. 5d. 5e. 5f.	\$	1,052.87 0.00 0.00 0.00 161.18 0.00	\$ \$ \$ \$	1,253.06 0.00 0.00 0.00 393.40 0.00	- - -
	5g. 5h.	Union dues Other deductions. Specify: United Way	5g. 5h.+	\$	0.00 0.00	\$ + \$	0.00 4.34	-
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	- 6.	\$	1,214.05	· 	1,650.80	-
7.		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ 	3,596.13	-	4,118.20	-
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8a. 8b. 8c. 8d. 8e.	\$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$\$ \$\$ \$\$	0.00 0.00 0.00 0.00 0.00	-
	8g. 8h.	Pension or retirement income Other monthly income. Specify:	8g. 8h.+	\$	0.00	\$ + \$	0.00	-
9.		all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	0.00	D
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	3,	596.13 + \$_	4,118.2	0 = \$ _	7,714.33
11.	Inclu othe	e all other regular contributions to the expenses that you list in Schedule ide contributions from an unmarried partner, members of your household, your refriends or relatives. In the include any amounts already included in lines 2-10 or amounts that are not cify:	depen			ed in <i>Sched</i>	dule J. . +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certaies					2. \$Combin	7,714.33
13.	Do y	you expect an increase or decrease within the year after you file this form' No. Yes. Explain:	?					y income

Debtor 1 David Alan Watkins Debtor 2 Rickie Rene Soderberg-Watkins Signue, I fline) United States Bankruptcy Court for the: SOUTHERN DISTRICT OF INDIANA Official Form B 6J Schedule J: Your Expenses Ba a complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1 Describe Your Household I is this a joint case? No. Go to line 2. No. Go to line 2. No. Do not list of Debtor 1 and Debtor 2 live in a separate household? No. Do not list of Debtor 1 and Debtor 2 must file a separate Schedule J. Do not state the dependents' No. Do not list of Debtor 1 and Debtor 2. Do not state the dependents' names. Daughter 9									
Debtor 2 Rickie Rene Soderberg-Watkins An amended filling Spouze, if filling An amended filling An applement showing post-petition chapter 10 expenses as of the following date: United States Bankruptcy Court for the: SOUTHERN DISTRICT OF INDIANA	Fill	in this informa	ation to identify yo	our case:					
A supplement showing post-petition chapter 13 expenses as of the following date:	Debt	tor 1	David Alan W	Vatkins			Che	ck if this is:	
Spouse, if Bing United States Bankruptery Count for the: SOUTHERN DISTRICT OF INDIANA								•	
United States Banksuptcy Count for the: SOUTHERN DISTRICT OF INDIANA MM / DD / YYYY			Rickie Rene	<u>Soderber</u>	rg-Watkins				
Case number (If known) A separate filing for Debtor 2 because Debtor (If known) A separate household		. 0,		COLITU		NIA			
Official Form B 6J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part : Describe Your Household Is this a joint case? No, Go to line 2. Yes, Does Debtor 2 live in a separate household? No Do not list Debtor 1 Yes. Debtor 2 must file a separate Schedule J. Do you have dependents? No Do not list Debtor 1 Yes. Fill out his information for and Debtor 2 and Debtor 2 and Debtor 3 are dependent. Daughter Daughter 9 Yes. Son 16 No No Daughter 9 No No No Do not state the dependents' names. Daughter 9 No N	Unite	ed States Bank	ruptcy Court for the:	500TH	ERN DISTRICT OF INDIA	INA			
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attack another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Answer every question. Part									
Be as complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1:	Of	fficial Fo	orm B 6J						
information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Pat Describe Your Household	Sc	chedule	J: Your E	= Expen	ses				12/13
1. Is this a joint case? No. Go to line 2. Yes. Does Debtor 2 must file a separate household? No Do not list Debtor 1 and Debtor 2. Do not state the dependents? Do not state the dependents names. Do not state the state the send name name name name name name name name	Be a	as complete ormation. If n	and accurate as nore space is ne	possible. eded, atta	If two married people ar ch another sheet to this				
No. Go to line 2. Yes. Does Debtor 2 live in a separate household? No Go to line 2. Yes. Does Debtor 2 must file a separate Schedule J. 2. Do you have dependents? No Debtor 1 Pvs. Fill out this information for each dependent	Par			hold					
No	1.	-							
No Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents? No Do not list Debtor 1 Yes. Fill out this information for and Debtor 2. Do not state the dependents inames. Daughter Pyes Py									
Yes. Debtor 2 must file a separate Schedule J. 2. Do you have dependents?				n a separa	ate household?				
2. Do you have dependents?									
Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. Doughter Daughter Dau			es. Debtor 2 mus	st file a sep	arate Schedule J.				
and Debtor 2. Do not state the dependents' names. Daughter Son 16 Yes No No Daughter 17 Yes No No Daughter 17 Yes No No No No No No No No No N	2.	Do you hav	ve dependents?	□ No					
Daughter Son 16 Yes Yes				■ Yes.			ship to	•	
Son 16 Yes No Daughter 17 Yes No No Daughter 17 Yes No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 61.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 Add. Homeowner's association or condominium dues 4d. \$ 30.00						Daughter		۵	_
Daughter 17 Pers Pers No Yes 3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 128.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 75.00 4d. Homeowner's association or condominium dues		dependents	names.			Daugnter			
Daughter Daughter 17						Son		16	
3. Do your expenses include expenses of people other than yourself and your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 128.00 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 75.00 4d. Homeowner's association or condominium dues						Daughter		17	= : :
3. Do your expenses include expenses of people other than yourself and your dependents? Estimate Your Ongoing Monthly Expenses Estimate Your ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$ 128.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 75.00 4d. Homeowner's association or condominium dues						Daugittei			
expenses of people other than yourself and your dependents? Part 2:									
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$ 128.00 Homeowner's association or condominium dues 4d. \$ 30.00		expenses of yourself an	of people other the depender	nan nts? □	Yes				
the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 6I.) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues Your expenses 4. \$ 0.00 4a. \$ 128.00 4b. \$ 0.00 4c. Homeowner's association or condominium dues	Esti exp	imate your e enses as of	xpenses as of you	our bankru	iptcy filing date unless y				
4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 128.00 4d. \$ 75.00 4d. Homeowner's association or condominium dues	the	value of suc	h assistance and					Your expe	enses
payments and any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 128.00 4b. \$ 0.00 4c. Homeowner's association or condominium dues 4d. \$ 30.00	Ì		•						
4a.Real estate taxes4a.\$128.004b.Property, homeowner's, or renter's insurance4b.\$0.004c.Home maintenance, repair, and upkeep expenses4c.\$75.004d.Homeowner's association or condominium dues4d.\$30.00	4.					nclude first mortgage	4.	\$	0.00
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. Homeowner's association or condominium dues 4d. \$ 30.00		If not inclu	ded in line 4:						
4c. Home maintenance, repair, and upkeep expenses 4c. \$ 75.00 4d. Homeowner's association or condominium dues 4d. \$ 30.00		4a. Real	estate taxes				4a.	\$	128.00
4d. Homeowner's association or condominium dues 4d. \$ 30.00		•	•						
								<u> </u>	
	5.					me equity loans		·	30.00 0.00

	tor 1 tor 2		an Watkins ene Soderberg-Watkins Cas	se numi	ber (if known)	
6. Utilities:						
0.	6a.		heat, natural gas	6a.	\$	300.00
	6b.	•	ver, garbage collection	6b.	· -	85.00
	6c.	Telephone	e, cell phone, Internet, satellite, and cable services	6c.	\$	275.00
	6d.	Other. Spe	ecify:	6d.	\$	0.00
7.	Food	and house	ekeeping supplies	7.	\$	1,250.00
8.	Child	dcare and c	hildren's education costs	8.	\$	250.00
9.	Cloth	ning, laund	ry, and dry cleaning	9.	\$	250.00
10.	Perso	onal care p	roducts and services	10.	\$	265.00
			ntal expenses	11.	\$	300.00
12.			Include gas, maintenance, bus or train fare.	40	c	400.00
40			ar payments.	12.	\$	
			clubs, recreation, newspapers, magazines, and books	13.	\$	185.00
			ributions and religious donations	14.	\$	0.00
15.		rance. ot include in	surance deducted from your pay or included in lines 4 or 20.			
		Life insura		15a.	\$	0.00
	15b.	Health ins	urance	15b.		0.00
	15c.	Vehicle ins	surance	15c.	\$	240.00
	15d.	Other insu	rance. Specify:	15d.		0.00
16.			clude taxes deducted from your pay or included in lines 4 or 20.	-	· -	
	Spec	ify:	ease payments:	16.	\$	0.00
17.			ents for Vehicle 1	17a.	\$	156.00
			ents for Vehicle 2	17b.	· -	0.00
		Other. Spe	ooifu u	17c.	\$	0.00
		Other. Spe		17d.	·	0.00
18.			of alimony, maintenance, and support that you did not report as	•	·	
	dedu	cted from	your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
19.	Othe	r payments	you make to support others who do not live with you.		\$	0.00
	Spec			19.	_	
20.			erty expenses not included in lines 4 or 5 of this form or on Schedu			0.00
			on other property	20a. 20b.	· -	0.00
		Real estat			· -	0.00
			nomeowner's, or renter's insurance ce, repair, and upkeep expenses	20c. 20d.	·	0.00
			er's association or condominium dues	20u. 20e.	\$	0.00
24						0.00
۷١.		r: Specify:	Pet Expenses	21.	· -	50.00
	IVIISC	ellaneous	5	•	+\$	100.00
22.	Your	monthly e	xpenses. Add lines 4 through 21.	22.	\$	4,339.00
	The r	esult is you	r monthly expenses.		-	
23.		•	monthly net income.			
			12 (your combined monthly income) from Schedule I.	23a.		7,714.33
	23b.	Copy your	monthly expenses from line 22 above.	23b.	-\$	4,339.00
	23c.		our monthly expenses from your monthly income. is your monthly net income.	23c.	\$	3,375.33
24.	For ex modifi	cample, do yo ication to the t	an increase or decrease in your expenses within the year after you five expect to finish paying for your car loan within the year or do you expect your mortgerms of your mortgage?			e or decrease because of a
	■ No					
	☐ Ye					

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Southern District of Indiana

In re	David Alan Watkins Rickie Rene Soderberg-Watkins		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

		are under penalty of perjury that I have read the foregoing summary and schedules, consisting of			
Date	June 12, 2015	Signature	/s/ David Alan Watkins David Alan Watkins Debtor	_	
Date	June 12, 2015	Signature	/s/ Rickie Rene Soderberg-Watkins Rickie Rene Soderberg-Watkins Joint Debtor	_	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court Southern District of Indiana

	David Alan Watkins			
In re	Rickie Rene Soderberg-Watkins		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$26,727.00	2015 YTD: Husband Employment Income
\$56,728.00	2014: Husband Employment Income
\$134,925.00	2013: Husband and Wife Combined Employment Income
\$43,557.00	2015 YTD: Wife Employment Income
\$88,931.00	2014: Wife Employment Income

2

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR
Wfs Financial/Wachovia Dealer Srvs
PO Box 3569
Rancho Cucamonga, CA 91729

DATES OF PAYMENTS **Monthly**

AMOUNT PAID **\$156.00**

AMOUNT STILL OWING

\$5,080.00

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

None c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
Wells Fargo Financial Indiana, Inc. v. David
Watkins, et al.

NATURE OF PROCEEDING Collections

COURT OR AGENCY AND LOCATION Marion Superior Court 3 STATUS OR DISPOSITION Pending foreclosure

Cause No.: 49D03-1409-MF-030477

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

3

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

4

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Jackson & Oglesby Law LLC 6520 E. 82nd St., Suite 101 Indianapolis, IN 46250 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 5/21/2015 - 6/12/2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$4,000 Attorneys' Fees;

\$1,500.00 paid upfront, balance to be paid through plan.

MoneySharp Credit Counseling Inc. 1916 N. Fairfield Ave. Suite 200 Chicago, IL 60647 6/2015

\$10.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

ANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND

NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None k

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	June 12, 2015	Signature	/s/ David Alan Watkins	
			David Alan Watkins	
			Debtor	
Date	June 12, 2015	Signature	/s/ Rickie Rene Soderberg-Watkins	
	_		Rickie Rene Soderberg-Watkins	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

United States Bankruptcy Court Southern District of Indiana

In re	David Alan Watkins Rickie Rene Soderberg-Watkins		Case No.					
		Debtor(s)	Chapter	13	_			
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DE	CBTOR(S)				
c	ursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(compensation paid to me within one year before the filing coerendered on behalf of the debtor(s) in contemplation of coerendered.	of the petition in bankruptcy	, or agreed to be paid	to me, for services rendered or to				
	For legal services, I have agreed to accept			4,000.00				
	Prior to the filing of this statement I have received		\$	1,500.00				
	Balance Due		\$	2,500.00				
2. T	he source of the compensation paid to me was:							
	■ Debtor □ Other (specify):							
3. T	he source of compensation to be paid to me is:							
	■ Debtor □ Other (specify):							
4	■ There are transites the area the shore displaced conserver.	4:			_			
4 . ■	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.							
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names							
5. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:							
b. c.	Analysis of the debtor's financial situation, and renderin Preparation and filing of any petition, schedules, statem Representation of the debtor at the meeting of creditors [Other provisions as needed]	ent of affairs and plan which	h may be required;					
6. B	y agreement with the debtor(s), the above-disclosed fee de	oes not include the followin	g service:					
		CERTIFICATION						
	certify that the foregoing is a complete statement of any aunkruptcy proceeding.	greement or arrangement for	r payment to me for re	presentation of the debtor(s) in				
Dated:	June 12, 2015	/s/ Dana L. Ogles						
		Dana L. Oglesby Jackson & Ogles						
		6520 E. 82nd St.	, Suite 101					
		Indianapolis, IN	46250 Fax: (317) 288-017(:				
		court@indybank						

R&R (rev 10/10/14)

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF INDIANA

Case Name: David Alan Watkins Case No. Rickie Rene Soderberg-Watkins

RIGHTS AND RESPONSIBILITIES OF CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

It is important for debtors who file a bankruptcy case under Chapter 13 to understand their rights and responsibilities. It is also important that debtors know what their attorney's responsibilities are and understand the importance of communicating with their attorney to make the case successful. Debtors should also know that they may expect certain services to be performed by their attorney. In order to assure that debtors and attorneys understand their rights and responsibilities in the bankruptcy process, the following guidelines provided by the Court are hereby agreed to by the debtors and their attorney.

BEFORE THE CASE IS FILED

The debtor agrees to:

- 1. Provide the attorney with complete, accurate and current financial information.
- 2. Discuss with the attorney the debtor's objectives in filing the case.
- 3. Disclose any previous bankruptcies filed in the previous 8 years.
- 4. Unless excused under 11 U.S.C. § 109(h), receive a briefing from an approved nonprofit budget and credit counseling agency and provide the attorney with a copy of the certificate from the agency showing such attendance, as well as a copy of the debt repayment plan, if any, developed through the agency.
 - 5. Disclose to the attorney any and all domestic support obligations.

The attorney agrees to:

- 1. Meet with the debtor to review the debtor's debts, assets, liabilities, income and expenses.
- 2. Counsel the debtor regarding the advisability of filing either a Chapter 7 or Chapter 13 case, provide debtor with the notice required under 11 U.S.C. § 342(b) if applicable, discuss both procedures with the debtor and answer the debtor's questions.
- 3. Explain what payments will be made to creditors directly by the debtor and what payments will be made through the Chapter 13 plan, with particular attention to mortgage and vehicle loan payments, any other debts that accrue interest, domestic support obligations and leases.
- 4. Explain to the debtor how, when and where to make payments, pursuant to the plan, to the Chapter 13 trustee and of the necessity to include the debtor's case number, name and current address on each payment item.
- 5. Explain to the debtor how the attorney and trustee's fees are paid and provide an executed copy of this document to the debtor.
- 6. Explain to the debtor that the first payment due under Chapter 13 must be made to the trustee within 30 days of filing of the bankruptcy petition.
- 7. Advise the debtor of the requirement to attend the Section 341 Meeting of Creditors and instruct the debtor as to the date, time and place of the meeting and of the necessity to bring both picture identification and proof of the debtor's social security number to the meeting.
- 8. Advise the debtor of the necessity of maintaining liability, collision and comprehensive insurance on leased vehicles or those securing loans, and of the obligation to bring copies of the declaration page(s) documenting such insurance to the Meeting of Creditors.
- 9. Advise debtors engaged in business of the necessity to maintain liability insurance, workers compensation insurance, if required, and any other insurance coverage required by law.
- 10. Timely prepare and file the debtor's petition, plan, statements, schedules, and any other papers or documents required under the Bankruptcy Code.

Case Name: David Alan Watkins Rickie Rene Soderberg-Watkins

Case No.

AFTER THE CASE IS FILED

The debtor agrees to:

- 1. Timely make all required payments to the Chapter 13 trustee that first become due 30 days after the case is filed. Also, if required, turn over any tax refunds, personal injury settlement proceeds or any other property as requested by the trustee.
- 2. Timely make all post-petition payments due to mortgage lenders, holders of domestic support obligations, lessors, and any other creditor that debtor agreed or is obligated to pay directly.
 - 3. Cooperate with the attorney in the preparation of all pleadings and attend all hearings as required.
 - 4. Keep the trustee, attorney and Court informed of any changes to the debtor's address and telephone number.
 - 5. Prepare and file any and all federal, state and local tax returns within 30 days of filing the petition.
- 6. Inform the attorney of any wage garnishments or attachments of assets which occur or continue to occur after the filing of the case.
- 7. Contact the attorney promptly with any information regarding changes in employment, increases or decreases in income or other financial problems or changes.
- 8. Contact the attorney promptly if the debtor acquires any property after the petition is filed. Such property might include, but is not limited to, personal injury proceeds, inheritances, lottery winnings, etc.
 - 9. Inform the attorney if the debtor is sued during the case.
- 10. Inform the attorney if any tax refunds to which the debtors are entitled are seized or not returned to the debtor by the IRS, the Indiana Department of Revenue or any other taxing authority.
- 11. Contact the attorney to determine whether court approval is required before buying, refinancing or selling real property or before entering into any long-term loan agreement.
 - 12. Pay any filing fees and courts costs directly to the attorney.
- 13. If the requirements of 11 U.S.C. § 109(h) were waived by the Court when the case was first filed, receive a briefing from an approved nonprofit budget and credit counseling agency within 30 days of the case being filed (unless the Court, for cause, extends such time) and provide counsel with the certificate from the agency stating that the debtor attended such briefing.
- 14. Unless such attendance is excused under 11 U.S.C. § 1328(f), complete an instructional course concerning personal financial management and shall promptly submit to the debtor's attorney a signed and completed Certification of Completion of Instruction Course Concerning Personal Financial Management.
 - 15. Cooperate fully with any audit conducted pursuant to 28 U.S.C. § 586(a).
- 16. After all plan payments have been made, and if the debtor is eligible for a discharge, timely provide counsel with the information needed to complete any documents required by the Court before a discharge will be entered.

The attorney agrees to provide the following legal services:

- 1. Appear at the Section 341 Meeting of Creditors with the debtor.
- 2. Respond to objections to plan confirmation and, where necessary, prepare an amended plan.
- 3. Timely submit properly documented profit and loss statements, tax returns and proof of income when requested by the trustee.
 - 4. Prepare, file and serve necessary modifications to the plan.
- 5. Prepare, file and serve necessary amended statements and schedules, in accordance with information provided by the debtor.
 - 6. Prepare, file and serve necessary motions to buy, sell or refinance property when appropriate.
- 7. Object to improper or invalid claims, if necessary, based upon documentation provided by the debtor or trustee.
 - 8. Represent the debtor in motions for relief from stay and motions to dismiss and/or convert.
 - 9. Where appropriate, prepare, file, serve and notice motions to avoid liens on real or personal property.
 - 10. Where appropriate, prepare, file and serve a summons and complaint to avoid a wholly unsecured mortgage.
 - 11. Be available to respond to debtor's questions throughout the life of the plan.
- 12. Negotiate with any creditor holding a claim against the debtor that is potentially nondischargeable to determine if the matter can be resolved prior to litigation. Discuss with debtor the cost and advisability of litigating the dischargeability of the claim. The attorney is not required, however, to represent the debtor in any adversary proceeding to determine the nondischargeability of any debt pursuant to these Rights and Responsibilities.

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Case Name: David Alan Watkins Rickie Rene Soderberg-Watkins

Case No.

- 13. Represent the debtor with respect to any audit conducted pursuant to 28 U.S.C. § 586(a).
- 14. Negotiate all reaffirmation agreements and appear with the debtor at any hearing on same.
- 15. After all plan payments have been made, and if the debtor is eligible for a discharge, prepare, file and serve any documents required by the Court before a discharge will be entered.

The total fee charged in this case is \$4,000.00. If this fee later proves to be insufficient to compensate the attorney for the legal service rendered in the case, the attorney has the right to apply to the court for any additional attorney fees. Fees shall be paid through the plan unless otherwise ordered. The attorney may not receive additional fees directly from the debtor other than the initial retainer. If an attorney has elected to be compensated pursuant to these guidelines, but the case is dismissed or converted prior to confirmation of the plan, absent contrary order, the trustee shall pay to the attorney, to the extent funds are available, an administrative claim equal to 50% of the unpaid fee balance if a properly documented fee claim (for the entire fee balance) has been filed by the attorney and served upon the trustee.

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Case Name: David Alan Watkins Rickie Rene Soderberg-Watkins

Case No.

If the debtor disputes the legal services provided or the fees charged by the attorney, an objection must be filed with the Court.

Dated:	June 12, 2015	/s/ David Alan Watkins	
		David Alan Watkins	
		Debtor	
Dated:	June 12, 2015	/s/ Rickie Rene Soderberg-Watkins	
		Rickie Rene Soderberg-Watkins	
		Debtor	
Dated:	June 12, 2015	/s/ Dana L. Oglesby	
		Dana L. Oglesby 27988-82	
		Attorney for Debtor(s)	

UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF INDIANA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Southern District of Indiana

In re	David Alan Watkins Rickie Rene Soderberg-Watkins		Case No.	
		Debt	or(s) Chapter 1:	3
			O CONSUMER DEBTOR(S BANKRUPTCY CODE)
Code.	Certif I (We), the debtor(s), affirm that I (we) have received		of Debtor If the attached notice, as required by §	342(b) of the Bankruptcy
	Alan Watkins Rene Soderberg-Watkins	X	/s/ David Alan Watkins	June 12, 2015
Printed	d Name(s) of Debtor(s)		Signature of Debtor	Date
Case N	No. (if known)	X	/s/ Rickie Rene Soderberg-Watkin	s June 12, 2015
			Signature of Joint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Southern District of Indiana

In re	David Alan Watkins Rickie Rene Soderberg-Watkins		Case No.	
		Debtor(s)	Chapter	13
	VERIFI	CATION OF CREDITOR	MATRIX	
The ab	ove-named Debtors hereby verify that the	he attached list of creditors is true and co	orrect to the best of	of their knowledge.
Date:	June 12, 2015	/s/ David Alan Watkins		
		David Alan Watkins		
		Signature of Debtor		

Signature of Debtor

/s/ Rickie Rene Soderberg-Watkins
Rickie Rene Soderberg-Watkins

Date: June 12, 2015

EQUIFAX ATTN: BANKRUPTCY DEPT. PO BOX 740241 ATLANTA, GA 30374

TRANSUNION
ATTN: BANKRUPTCY DEPT.
PO BOX 1000
CHESTER, PA 19022-2000

INDIANA DEPARTMENT OF REVENUE ATTN: BANKRUPTCY DEPARTMENT 100 N SENATE AVE INDIANAPOLIS, IN 46204

IRS
PO BOX 7346
PHILADELPHIA, PA 19101-7346

EXPERIAN
ATTN: BANKRUPTCY DEPT.
PO BOX 2002
ALLEN, TX 75013

BENEFICIAL/HFC PO BOX 3425 BUFFALO, NY 14240

CAPITAL ONE ATTN: BANKRUPTCY PO BOX 30285 SALT LAKE CITY, UT 84130 CAPITAL ONE 15000 CAPITAL ONE DR RICHMOND, VA 23238

CAPITAL ONE PO BOX 85520 RICHMOND, VA 23285

CHASE CARD P.O. BOX 15298 WILMINGTON, DE 19850

CREDIT FIRST/CFNA BK13 CREDIT OPERATIONS PO BOX 818011 CLEVELAND, OH 44181

CREDIT FIRST/CFNA 6275 EASTLAND RD BROOKPARK, OH 44142

DISCOVER FIN SVCS LLC PO BOX 15316 WILMINGTON, DE 19850

GLA COLLECTION CO INC 2630 GLEESON LN LOUISVILLE, KY 40299

MARION COUNTY SHERIFF'S DEPARTMENT ATTN: 49D03-1409-MF-030477 200 E. WASHINGTON ST., SUITE 1122 INDIANAPOLIS, IN 46204

MARION SUPERIOR COURT, CIVIL DIV 3 ATTN:49D03-1409-MF-030477 200 E. WASHINGTON ST., #W406 INDIANAPOLIS, IN 46204

SPRINGLEAF PO BOX 64 EVANSVILLE, IN 47701

UNTERBERG & ASSOCIATES ATTN:49D03-1409-MF-030477 8050 CLEVELAND PL. MERRILLVILLE, IN 46410

WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK, MD 21701

WFS FINANCIAL/WACHOVIA DEALER SRVS PO BOX 3569 RANCHO CUCAMONGA, CA 91729

WFS FINANCIAL/WACHOVIA DEALER SRVS PO BOX 1697 WINTERVILLE, NC 28590